

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

JOHN M POINSETTE JR  
VIVYAINA A POINSETTE  
Debtor(s)

Case No. 19-10775-PMM

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/07/2019.
- 2) The plan was confirmed on 08/13/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/20/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$61,170.82.
- 10) Amount of unsecured claims discharged without full payment: \$130,241.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$96,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$96,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,876.79
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$12,876.79**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	NA	4,680.37	4,680.37	2,604.44	0.00
AMERICAN HERITAGE FEDERAL CREDIT UNION	Unsecured	NA	2,885.40	2,885.40	1,605.62	0.00
AMERICAN HERITAGE FEDERAL CREDIT UNION	Unsecured	2,145.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	NA	3,718.81	3,718.81	2,069.37	0.00
BANK OF AMERICA	Unsecured	NA	766.87	766.87	426.74	0.00
BERKHEIMER TAX	Priority	658.90	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	306.13	306.13	170.35	0.00
CAPITAL ONE	Unsecured	NA	2,018.82	2,018.82	1,123.39	0.00
CAPITAL ONE BANK	Unsecured	NA	4,825.50	4,825.50	2,685.19	0.00
CAPITAL ONE BANK	Unsecured	NA	1,025.00	1,025.00	570.38	0.00
CAPITAL ONE BANK	Unsecured	NA	2,747.76	2,747.76	1,529.01	0.00
CHASE BANK USA, N.A.	Unsecured	NA	3,836.79	3,836.79	2,135.02	0.00
CHASE BANK USA, N.A.	Unsecured	NA	14,809.97	14,809.97	8,241.15	0.00
CHASE BANK USA, N.A.	Unsecured	NA	818.90	818.90	455.69	0.00
CITADEL FCU	Unsecured	6,666.00	NA	NA	0.00	0.00
CITADEL FCU	Unsecured	3,046.00	NA	NA	0.00	0.00
CITADEL FEDERAL CREDIT UNION	Unsecured	NA	6,756.40	6,756.40	3,759.67	0.00
CITADEL FEDERAL CREDIT UNION	Unsecured	NA	3,046.89	3,046.89	1,695.47	0.00
DAG FINANCIAL TRUST 2002-A	Unsecured	3,468.00	NA	NA	0.00	0.00
DAIMLER TRUST	Secured	NA	3,773.85	3,773.85	0.00	0.00
DAIMLER TRUST	Secured	NA	7,853.55	7,853.55	0.00	0.00
DEPARTMENT STORE NATIONAL BAII	Unsecured	NA	2,140.08	2,140.08	1,190.86	0.00
DEPARTMENT STORE NATIONAL BAII	Unsecured	NA	291.68	291.68	162.31	0.00
DEPARTMENT STORE NATIONAL BAII	Unsecured	NA	668.53	668.53	372.02	0.00
DISCOVER FINANCIAL SVCS	Unsecured	NA	10,698.55	10,698.55	5,953.31	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	NA	682.39	682.39	379.72	0.00
LVNV FUNDING	Unsecured	NA	3,919.38	3,919.38	2,180.97	0.00
LVNV FUNDING	Unsecured	NA	1,146.84	1,146.84	638.17	0.00
LVNV FUNDING	Unsecured	NA	2,338.05	2,338.05	1,301.03	0.00
LVNV FUNDING	Unsecured	NA	5,090.27	5,090.27	2,832.53	0.00
LVNV FUNDING	Unsecured	NA	1,878.10	1,878.10	1,045.09	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERCURY FBT	Unsecured	41,853.00	NA	NA	0.00	0.00
MERRICK / CWS	Unsecured	NA	2,511.42	2,511.42	1,397.50	0.00
MERRICK BANK/CARDWORKS	Unsecured	2,511.00	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	2,517.00	NA	NA	0.00	0.00
PHILA. FEDERAL CREDIT UNION	Unsecured	NA	8,000.00	8,000.00	4,451.68	0.00
PHILA. FEDERAL CREDIT UNION	Unsecured	NA	4,317.55	4,317.55	2,402.54	0.00
PNC BANK	Unsecured	NA	6,715.03	6,715.03	3,736.64	0.00
PNC BANK,N.A.	Secured	NA	192,872.00	1,792.86	1,792.86	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	675.80	675.80	376.06	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	584.89	584.89	325.47	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,562.09	4,562.09	2,538.62	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	439.04	439.04	244.31	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	493.44	493.44	274.58	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,818.00	3,818.00	2,124.57	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	5,946.95	5,946.95	3,309.23	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,326.89	3,326.89	1,851.28	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	680.68	680.68	378.78	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,398.44	2,398.44	1,334.63	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	3,403.96	3,403.96	1,894.17	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	5,880.41	5,880.41	3,272.21	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	11,019.34	11,019.34	6,131.81	0.00
TARGET	Unsecured	3,209.00	NA	NA	0.00	0.00
TD BANK USA N.A.	Unsecured	NA	285.33	285.33	158.77	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,792.86	\$1,792.86	\$0.00
Debt Secured by Vehicle	\$3,773.85	\$0.00	\$0.00
All Other Secured	\$7,853.55	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$13,420.26</b>	<b>\$1,792.86</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$146,156.74</b>	<b>\$81,330.35</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$12,876.79</u>
Disbursements to Creditors	<u>\$83,123.21</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$96,000.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2024

By:/s/ Kenneth E. West

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.